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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
09/801,870	03/09/2001	Rhoda K. Camin	05997.0015	6725	
22852	7590	09/04/2007	FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413		
			EXAMINER PATEL, JAGDISH		
ART UNIT 3693		PAPER NUMBER PAPER			
MAIL DATE 09/04/2007		DELIVERY MODE PAPER			

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	09/801,870	CAMIN ET AL.
	Examiner	Art Unit
	JAGDISH PATEL	3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 11 June 2007.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-29 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-29 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application
- 6) Other: _____.

DETAILED ACTION

1. This communication is in response to amendment filed 6/11/07 .

Continued Examination Under 37 CFR 1.114

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 6/11/07 has been entered.

Response to Amendment

3. Claims 1-14, 16, 17 and 19-29 have been amended.

Response to Arguments

4. Applicant's arguments with respect to claims 1-29 have been considered but are moot in view of the new ground(s) of rejections. Rejection of claims under 35 USC 101 and 112 have been withdrawn.

5. Claims 1-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Acosta et al. (US 6,643,625) (Acosta) and further in view of Sykes et al. (EP 0919942) (Sykes).

With regards to claim 1, Acosta discloses a method for processing loan information using a financial system, comprising:

receiving loan information for one or more loans from one or more source systems;

storing the loan information in one or more staging tables, the staging tables organizing, for each loan, the loan information into categories;

(Acosta col. 3 L 37-50, loan origination records 11, 12).

retrieving, from the one or more staging tables, the loan information for each category required to execute the one or more rules.

(see Summary of Invention, client workstations (auditors) access stored records for each loan origination and loan servicing in a portfolio, it also noted that the loan information is retrieved to execute the audit which comprises a set of “unique questions” which are treated as rules)

executing the one or more rules on the retrieved loan information.

(see col. 4 L 50-60 “unique questions” are in effect are rules)

updating the loan information using results of executing the one or more rules

(see col. 2, L 36+ refer to reporting of loan information)

Acosta fails to teach, however, Sykes teaches method of analyzing financial information using one or more triggers and associated rules. For example, Acosta fails to teach that the rules are identified by one or more triggers and that the one or more satisfied triggers are identified by evaluating the loan stored in the staging tables. However, Sykes, teaches these process steps in the context of financial data analysis as follows. In particular Sykes teaches performing loan analysis based upon the concept of event detectives or triggers which identify a set of rules to be applied to the financial data.

establishing one or more triggers, each trigger identifying one or more rules;

identifying one or more satisfied triggers by evaluating the loan information stored in the one or more staging tables;

See Sykes [0021] “operating rules ..end up with a set of event triggers”;

[0023] event detective ..including the table of triggers.. [0024] “..event detective for an even detective and includes criteria for the detection of the event suspects as well as the criteria for ..the associated record subject.” Note: event detective corresponds to a trigger that identifies a

corresponding rule or rules. In the example, event detective (trigger) is detection of a significant large deposit and corresponding rule is that there is a deposit of at least \$15,000. Sykes, therefore, establishes one or more triggers each having one or more rules and then identifies (one of the established) one or more triggers by evaluating the financial data.

retrieving, from the one or more staging tables, the loan information for each category required to execute the one or more rules for the satisfied triggers;

Sykes teaches that the loan information is stored in a database and the rules for the satisfied triggers (identified in the previous steps) see at least [0021], [0023] and [0024] are applied on the loan information. Retrieving the financial data from the database (staging tables), therefor is inherent in Sykes.

It would have been obvious to one of ordinary skill in the art at the time of the invention to substitute the method of financial data analysis based upon rules for the satisfied triggers as disclosed by Sykes to achieve the predictable result of processing loan information which is providing reports for the updated loan information as explicitly disclosed in Acosta. (KSR International Co. v. Teleflex: refer also to the TSM test.

Claim 2 : Acosta in combination with Sykes fails to explicitly teach, however, Katz in the field of endeavor, teaches linking one or more source systems to a loan processing system.

It would have been obvious to one of ordinary skill of the art at time of the invention to link one or more source systems because it would permit loan analysis from other loan service providers.

Claim 3: Acosta teaches storing the one or more outputs in a data repository (Figure 1 block 17).

Claim 4: Acosta teaches, responding the stored one or more outputs.
(inherent because the outputs are sent to the auditor see col. 4 L 61+)

Claim 5. Acosta teaches, (the method of claim 4), further comprising the step of: defining the one or more source systems to include loan information for one or more mortgages.

(see claim 2 analysis).

Claim 6. Acosta in combination with Sykes fails to explicitly teach, however, Katz in the field of endeavor, teaches converting the received Loan information to a predetermined format for the financial system.

(col. 6 L 36+ “data is normalized to a standard format”).

It would have been obvious to one of ordinary skill of the art at time of the invention to link one or more source systems because it would permit loan analysis from other loan service providers with disparate sources of loan data having differing formats.

Claims 7 and 8. Acosta teaches, wherein said step of evaluating further comprises the step of:

defining at least one of the one or more predetermined conditions as a financial event, and defining the financial event as a change in status for a loan.

(col. 3 L 62+ - col. 4 L 6)

Product claims 14-21 are analyzed in accordance with the respective method claims.

Claims 9 Acosta teaches defining one or more specific financial events associated with the one or more staging tables. (see col. 3 L 62+ investor specific parameters)

Claim 10: As per claim 1 analysis, Acosta in view of Sykes teaches all limitations of claim 10. Note that Acosta teaches sequencing the one or more rules based on the triggers (audits) and transforming the retrieved information into processed loan information based on at least one of the one or more sequenced rules; (col. 4 L 61- 66 audit sample subset of the loan records 17 from the full set of records 11 and 12) and outputting the processed loan information; (col. 4 L 61- 66 transmits an appropriate file to the work station of the auditor).

Claims 11-13 are inherent to auditing method of Acosta reference in view of disclosure at col. 5 and 6.

Apparatus claims 14-19 and 21 have been analyzed per claims 1-9.

Apparatus claims 20, 22-29 have been analyzed per claims 10-30.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-630PM Mon-Tue and Thu.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **KRAMER JAMES A** can be reached on **(571)272-6783**. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Jagdish N. Patel
(Primary Examiner, AU 3693)
8/30/07